VERSION WITH MARKINGS TO SHOW CHANGES MADE IN THE CLAIMS

The changes relative to the previous version of the rewritten and added claims 51-56 are marked up as follows.

IN THE CLAIMS:

Please rewrite claims 51-54 and add claims 55-56 of record as follows:

Claim 51 (amended). A method of evaluating security trading capacity, comprising the steps of:

(a) providing an investment portfolio which is an electronic file having a predetermined market value;

(b) inputting a trade order of a predetermined amount, wherein said trade order includes at least a security to be traded;

(c) providing an updated security quote for each of said tradable securities of said personal investment portfolio, thereby a user is able to view said updated security quote before planning said trade order[.]; and

(d) producing a security balance by computing said trade order according to either a predetermined quantity or an amount of fund to be committed. [; and]

[(e) evaluating a cost of said trade order with respect to a disposable cash.]

Claim 52 (amended). The method, as recited in claim 51, after the step (d), further comprising a step (e) of evaluating a cost of said trade order with respect to a disposable cash. [wherein said disposable cash is an equity of said investment portfolio including a predetermined amount of cash and one or more tradable securities to be traded in said trade order, wherein said equity of said investment portfolio is calculated by summing of a value of cash value, debt, credit, and a value of all said tradable securities and then subtracting a value of short holdings.]

Claim 53 (amended). The method, as recited in claim 52, wherein <u>said disposable cash</u> <u>is an equity of said investment portfolio including a predetermined amount of cash and</u> <u>one or more tradable securities to be traded in said trade order, wherein said equity of</u> <u>said investment portfolio is calculated by summing of a value of cash value, debt, credit,</u> <u>and a value of all said tradable securities and then subtracting a value of short holdings</u> [said value of each of said tradable securities is determined by multiplying shares/units of said respective tradable security with a market price].

Claim 54 (amended). The method, as recited in claim [52] <u>53</u>, <u>wherein said value of</u> <u>each of said tradable securities is determined by multiplying shares/units of said</u> <u>respective tradable security with a market price</u>

[A method of evaluating security trading capacity, comprising the steps of:

(a)   providing an investment portfolio which is an electronic file having a predetermined market value;

(b)   inputting a trade order of a predetermined amount, wherein said trade order includes at least a security to be traded;

(c)   updating a market price of said security of said investment portfolio any time by linking said investment portfolio to a source of information through an electronic communication system; and

(d) evaluating a cost of said trade order].

Claim 55 (new). <u>A method of evaluating security trading capacity, comprising the steps</u> <u>of:</u>

<u>(a)   providing an investment portfolio which is an electronic file having a</u> <u>predetermined market value;</u>

<u>(b)   inputting a trade order of a predetermined amount, wherein said trade</u> <u>order includes at least a security to be traded;</u>

<u>(c)   updating a market price of said security of said investment portfolio; and</u>
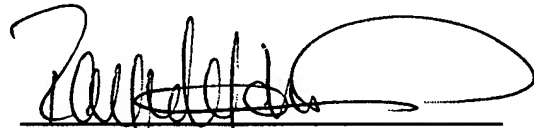
(d)   evaluating a cost of said trade order.

Claim 56 (new). The method of evaluating security trading capacity, wherein, in the step (c), said market price is updated anytime by linking said investment portfolio to a source of information through an electronic communication system.

REMARKS-General

1.   The original claims 51 to 54 have been amended into claims 51 to 56. No new matter has been included. All amended and added claims 51 to 56 are submitted to be of sufficient clarity and detail to enable a person of average skill in the art to make and use the instant invention, so as to be pursuant to 35 USC 112.

2.   Since a total of 56 claims are presented in the instant invention, a check in an amount of US$18.00 is submitted herewith to pay the additional filing fee for the two additional claims in addition to the original total 54 claims.

Respectfully submitted,

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CERTIFICATE OF MAILING

I hereby certify that this corresponding is being deposited with the United States Postal Service by First Class Mail, with sufficient postage, in an envelope addressed to "Box Amendments, Commissioner of Patents and Trademarks, Washington, DC 20231" on the date below.

Date: 07 /22/ 2002   Signature: _____
                            Person Signing: Raymond Y. Chan